

Freeform Search

Database:	<div style="border: 1px solid black; padding: 2px;"> US Pre-Grant Publication Full-Text Database US Patents Full-Text Database US OCR Full-Text Database EPO Abstracts Database JPO Abstracts Database Derwent World Patents Index IBM Technical Disclosure Bulletins </div>
Term:	<div style="border: 1px solid black; height: 30px; width: 500px;"></div> <div style="text-align: right;"> <div style="border: 1px solid black; width: 20px; height: 15px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 15px; display: inline-block;"></div> </div>
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Generate: <input type="radio"/> Hit List <input checked="" type="radio"/> Hit Count <input type="radio"/> Side by Side <input type="radio"/> Image	

Search

Clear

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Search History

DATE: Thursday, September 06, 2007
[Purge Queries](#)
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[Create Case](#)

<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
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L13 235/379 6487 L13
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L4 705/26 7910 L4
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L1 705/1 7574 L1

END OF SEARCH HISTORY

Freeform Search

Database:	US Pre-Grant Publication Full-Text Database US Patents Full-Text Database US OCR Full-Text Database EPO Abstracts Database JPO Abstracts Database Derwent World Patents Index IBM Technical Disclosure Bulletins
Term:	<div style="position: absolute; top: 5px; right: 5px;">▲</div> <div style="position: absolute; bottom: 5px; right: 5px;">▼</div>
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Generate: <input type="radio"/> Hit List <input checked="" type="radio"/> Hit Count <input type="radio"/> Side by Side <input type="radio"/> Image	

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<u>Set</u> <u>Name</u> <u>Query</u> side by side	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
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<u>L24</u>	L23 and (third near party or bank or financial near institution)	329	<u>L24</u>
<u>L23</u>	L22 and (products or goods or merchandise)	352	<u>L23</u>
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END OF SEARCH HISTORY

0806590/9 Links

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0806590

SF016

THE CHECKFREE WALLET ENABLES SECURE INTERNET PURCHASES

Date: April 10, 1995 **20:02 EDT** **Word Count:** 959

COLUMBUS, Ohio

, April 10 /PRNewswire/ -- Checkfree Corporation, the nation's leading provider of electronic payment services, announced today that it has developed a secure, inexpensive and easy-to-use Internet transaction product called The CheckFree Wallet(TM).

Available to users of the World Wide Web, the fastest-growing segment of the Internet, The CheckFree Wallet enables consumers to purchase goods and services from on-line merchants in a safe, convenient and familiar manner. Initially, purchases may be paid for by major credit card. Eventually, The CheckFree Wallet will accommodate electronic checks as well.

Unlike current Internet payment schemes, The CheckFree Wallet does not require prior registration with merchants. Nor does it mandate pre-conversion of funds to proprietary (and potentially illiquid) "electronic cash." And on-line shoppers pay no fees or transaction service charges with the safe, convenient product.

"The CheckFree Wallet is as easy to use as an ATM," says Pete Kight, founder and CEO of Checkfree. "It provides a unique and much needed service to consumers and merchants alike. And best of all, The CheckFree Wallet does not require anyone to alter the way they now do business."

Shopping on the Web

Just as they do in an actual mall, on-line consumers can browse the thousands of electronic storefronts now established on the World Wide Web. After viewing merchandise and making selections, consumers pay for purchases as they leave each store. Most merchants accept all major credit cards. Electronic checks, which will be added to The CheckFree Wallet in coming months, will enable shoppers to pay for purchases with funds from their checking account at any U.S. financial institution.

The CheckFree Wallet system takes the place of a clerk at an actual mall and/or an operator at a telemerchant. Instead of handing a plastic card to a clerk or reading an account number and expiration date over the phone to an operator, the on-line shopper enters an alphanumeric

option. After reviewing order information, such as size, color, quantity and cost of goods, the on-line shopper clicks a "pay" button to complete the transaction.

At the point of purchase, the customer's order is transmitted to the merchant for fulfillment. Because their shipping address and other information are already encrypted and stored in The CheckFree Wallet, shoppers do not have to fill out lengthy order forms every time they make a purchase or visit an electronic storefront.

Payment instructions are transmitted to Checkfree for decryption, authorization and processing. Once a payment is authorized, funds are debited from the customer's credit card (or, soon, checking) account and credited to the merchant's account -- the very same steps that occur in a face-to-face or telephone transaction.

"The beauty of this system is that neither the merchant nor the shopper is forced to learn new payment methods," says Kight. "The CheckFree Wallet enables retailers and their customers to use their familiar payment instruments, checks and credit cards, with complete security and absolute convenience in the new and exciting on-line marketplace."

Cooperatively Developed

The CheckFree Wallet was developed cooperatively by Checkfree; Spyglass Inc., licensor of Enhanced Mosaic(TM), a leading Web browser; Tandem Computers; and Virtual Open Network Environment Corp. (V-ONE), a leader in Internet security systems.

The CheckFree Wallet is now being integrated into the Spyglass Enhanced Mosaic(TM) browser version 2.1, which will be available this summer. Merchant servers must be Checkfree-enabled to accept payments. Server enabling software will be readily available this summer.

Open System

The World Wide Web Consortium is currently reviewing a standard for transaction protocols. The CheckFree Wallet integrates easily into HTML browser packages, HTTP-D server systems, and existing retail order and fulfillment systems. Checkfree's mission is to create an open, affordable system for Internet transactions. To that end, The CheckFree Wallet accommodates all existing standards, and will also incorporate all emerging standards adopted by the World Wide Web Consortium (W3C) as they become finalized.

Application Program Interface (API) information and technical specifications for The CheckFree Wallet will be available on the Checkfree home page ~<http://www.checkfree.com> beginning in May.

Web Merchants

With an estimated two million people now browsing, the World Wide Web is already as popular as the leading commercial on-line service, and its popularity is skyrocketing. Though on-line merchants rang up sales

of \$200 million last year, one expert, Richard K. Crone, senior analyst for Peat Marwick in Los Angeles, predicts sales will top \$1 billion within a year. By the end of the decade, Crone expects between 10 and 25 percent of the world's products to be bought and sold on-line.

About Checkfree

In 1994, Checkfree Corporation processed more than \$6 billion in payments for consumers and corporate clients, with more than one million businesses benefiting from its services. Headquartered in Columbus, Ohio, the privately held company employs 370 full-time associates. Checkfree was founded in 1981.

Current Checkfree electronic bill payment licensees in the personal computer software and electronics industries include Block Financial Software, Computer Associates, Intuit and SmartPhone Communications.

Financial institutions/organizations served by Checkfree Corporation include MasterCard International; Chemical Bank of New York; Centura Bank; Signet Bank; Wells Fargo; Chevy Chase Bank; Comerica; Crestar; Space Coast Credit Union; First Interstate Bank; Dearborn, (MI.) Federal Credit Union; IBAA; Prodigy's Bill Pay USA Service; and USAA.

Corporations served by Checkfree's commercial services division include CompuServe, GENie, Delphi, Reality Technologies, PSI/Pipeline, NetCom, Spry, Optigon, Cellular One and a host of other companies involved with interactive, mobile communications, and Internet access services.

CONTACT: Jennifer Sims, 415-904-7070, ext. 275, or
~jsims accesspr.com , or Kathy Tom, 415-904-7070, ext. 274, or
~ktom accesspr.com , both of Access Public Relations, for Checkfree

Company Name: CHECKFREE CORP.

Product: COMPUTER, ELECTRONICS (CPR); BANKING, FINANCIAL SERVICES (FIN)

Descriptors: NEW PRODUCTS & SERVICES (PDT)

State: OHIO (OH)

Section Heading: BUSINESS; TECHNOLOGY

1240657/9 Links

Business & Industry(R)

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01240657 Supplier Number: 23862528

Movie Gallery Eyes Return to Growth

(Movie Gallery intends to build an additional 25 stores by the end of the second quarter)

Video Store , v 19 , n 15 , p 50

April 13, 1997

Document Type: Journal; News Brief **ISSN:** 0195-1750 (United States)

Language: English **Record Type:** Fulltext

Word Count: 90

TEXT:

While the first part of 1997 has largely been a recovery period for Movie Gallery--it focused on fixing operational flaws and closing 13 more underperforming stores--the company plans to return to its growth strategy later this year, according to its annual report.

So far this year, the Dothan, Ala.-based video chain has built five new stores. Movie Gallery intends to build an additional 25 stores by the end of the second quarter, the annual report stated. The company believes internally developed stores produce greater returns on investment than acquired stores.--Maria Armoudian

Copyright 1997 Advanstar Communications, Inc.

Company Names: MOVIE GALLERY

Industry Names: Entertainment

Product Names: Video tape rental (784000)

Concept Terms: All market information; Capacity; Number outlets

Geographic Names: North America (NOAX); United States (USA)

10702025/9 Links

Gale Group Trade & Industry DB

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10702025 **Supplier Number:** 53417357 (THIS IS THE FULL TEXT)

Bottomline Technologies Launches Internet Payment Solution: PayBase - Secure WebPay Series.

Business Wire , 1142

Dec 17 , 1998

Language: English

Record Type: Fulltext

Word Count: 887 **Line Count:** 00082

Text:

PORTSMOUTH, N.H.--(BUSINESS WIRE)--Dec. 17, 1998--

Secure WebPay Series creates payments and receipts, offers Web-enabled remittance delivery, and provides real-time database access

Bottomline Technologies(R), the NH-based developer of electronic commerce and payment technology solutions, has launched a new Internet payment solution, PayBase(R) - Secure WebPay Series. The WebPay Series provides organizations with the ability to create electronic or paper-based payments, deliver electronic remittance advices, and access real-time transaction information from any desktop browser.

The WebPay Series features five distinct Internet-enabled functionalities that can be implemented separately or in tandem. Installation of the complete WebPay Series provides the user with an enterprise-wide payment control and management system that leverages the speed and flexibility of the Internet. As with all Bottomline payment solutions, the WebPay Series operates in conjunction with existing financial application, without systems disruption or the need for extensive training.

"The PayBase-Secure WebPay Series strategically positions our clients to maintain marketshare in today's burgeoning online business community," said Dan McGurl, President and Co-founder of Bottomline Technologies. "WebPay offers our customers an easily deployable, secure means to improve their business processes by leveraging browser technology, e-mail, and the Internet. The product's open architecture provides the flexibility to produce any payment -- paper or electronic, payroll, vendor payments or claims -- from anywhere in the world. Combined with the database, reporting and administration modules, this feature-rich package is a complete Internet payment solution."

Secure WebPay: Electronic Payment Request

Electronic Payment Request allows organizations to request electronic payments easily and quickly using the Internet; disbursements can range from

employee expense reimbursement to vendor payments or payroll. Authorized users at any remote site can log onto their browser to call up Bottomline's secure "On-Demand Payments" web page. The payment request is sent over the Internet to an authorized manager, who then reviews and approves the payment. The system sends a data file to the bank in the National Automated Clearing House Association (NACHA) standard format. An ACH debit is initiated, and the corporate accounting system is updated to reflect the change.

Secure WebPay: Check Payment Request

Check Payment Request utilizes the Internet as a front-end request tool to create paper check payments at the point-of-need. The user calls up the "On Demand Payments" page, requests payment, and receives an email authorization from corporate headquarters. The system then enables a laser printer to print check forms, payment data, signatures and logos, bank information and the MICR line in one pass on blank paper. LaserChecks can be printed from any remote location printer or to multiple sites, and the user can break up different aspects of the disbursement process.

Secure WebPay: Message Delivery

After payment has been authorized and sent, Bottomline's Message Delivery provides automatic e-mail delivery of remittance advices. This unique system saves time, uses existing resources, and significantly reduces the expense of printing and mailing paper notices. The technology can be used with trading partners, staff, or field personnel to notify the recipient with an electronic version of the "check stub." Message Delivery also functions in the Intranet or VPN environment, as payroll remittance detail can be automatically delivered to each employee via internal corporate e-mail.

Secure WebPay: Participant Administrator

Participant Administrator is designed to warehouse and maintain all central files pertaining to payment remittance delivery information. The system is accessible via any browser, and allows participants to review their files and edit incorrect data if necessary. Remittance details such as fax or e-mail server information and the user's desired method of addenda delivery are also contained within the administrator.

Secure WebPay: Query and Reporting

The Query and Reporting ability allows browser access to Bottomline's central payments database for pre-authorized employees, customers and vendors. Utilizing browser technology to communicate over Intranets, a Virtual Private Network (VPN), or the Internet, users can easily view and query the database. Real-time payment status, disbursements issued and cashed, and bank information is available from any authorized browser. Payment requests can be entered into the SQL database for subsequent review, approval and processing. Custom reports, defined by the user, can be printed automatically in conjunction with each payment run.

About Bottomline Technologies

Bottomline Technologies(R) is a leading provider of enterprise-wide payment management and integration solutions. The Company's PayBase(R) - Payment Server32 suite enables organizations to transition from the traditional paper check process to electronic payments and to engage in electronic commerce. PayBase, an NT-native package, provides customers with a single platform from which to execute, control, and manage all payment functions. Bottomline's solutions are utilized by over 2,000 organizations representing every major industry sector, from education, government and healthcare to finance, manufacturing, and retail. The Company has received numerous industry awards, and has been ranked for the last three years on Inc. Magazine's list of America's fastest growing companies. Founded in 1989,

Bottomline maintains it's headquarters in Portsmouth, NH and has satellite offices located in most major cities. For more information, dial (800) 243-2528 or visit Bottomline on the web at www.bottomline.com.

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Industry Codes/Names: BUS Business, General; BUSN Any type of business

Descriptors: Automatic banking equipment industry

Product/Industry Names: 3573285 (Electronic Funds Transfer Terminals)

Product/Industry Names: 3575 Computer terminals

File Segment: NW File 649

07798430/9 Links

Gale Group Trade & Industry DB

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07798430 Supplier Number: 16797918 (THIS IS THE FULL TEXT)

THE CHECKFREE WALLET ENABLES SECURE INTERNET PURCHASES

PR Newswire , p410SF016

April 10 , 1995

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 1058 Line Count: 00089

Text:

'Point, Click and Shop' Never So Easy; The CheckFree Wallet(TM) Allows.

Consumers and Merchants to Conduct Simple, Safe Internet Transactions
COLUMBUS, Ohio, April 10 /PRNewswire/ -- Checkfree Corporation, the nation's leading provider of electronic payment services, announced today that it has developed a secure, inexpensive and easy-to-use Internet transaction product called The CheckFree Wallet(TM).

Available to users of the World Wide Web, the fastest-growing segment of the Internet, The CheckFree Wallet enables consumers to purchase goods and services from on-line merchants in a safe, convenient and familiar manner. Initially, purchases may be paid for by major credit card. Eventually, The CheckFree Wallet will accommodate electronic checks as well.

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clerk or reading an account number and expiration date over the phone to an operator, the on-line shopper enters an alphanumeric password to open an on screen wallet and select an available payment option. After reviewing order information, such as size, color, quantity and cost of goods, the on-line shopper clicks a "pay" button to complete the transaction.

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Financial institutions/organizations served by Checkfree Corporation include MasterCard International; Chemical Bank of New York; Centura Bank; Signet Bank; Wells Fargo; Chevy Chase Bank; Comerica; Crestar; Space Coast Credit Union; First Interstate Bank; Dearborn, (MI.) Federal Credit Union; IBAA; Prodigy's Bill Pay USA Service; and USAA.

Corporations served by Checkfree's commercial services division include CompuServe, GENie, Delphi, Reality Technologies, PSI/Pipeline, NetCom, Spry, Optigon, Cellular One and a host of other companies involved with interactive, mobile communications, and Internet access services.

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/CONTACT: Jennifer Sims, 415-904-7070, ext. 275, or
<jsims@accesspr.com>, or Kathy Tom, 415-904-7070, ext. 274, or
<ktom@accesspr.com>, both of Access Public Relations, for Checkfree/
CO: Checkfree Corp. ST: Ohio IN: CPR FIN SU: PDT
RB-LW -- SF016 -- 6012 04/10/95 20:02 EDT

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Company Names: Checkfree Corp.--Product introduction

Industry Codes/Names: BUS Business, General

Descriptors: Computer terminal industry--Product introduction

Product/Industry Names: 3573062 (Point-of-Sale Systems)

Product/Industry Names: 3571 Electronic computers

File Segment: NW File 649

07504423/9 Links

Gale Group Trade & Industry DB

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07504423 **Supplier Number:** 15756026 (THIS IS THE FULL TEXT)

Electronic payments on rise at groceries, trade group says. (Food Marketing Institute)

Barthel, Matt

American Banker , v159 , n142 , p11(1)

July 26 , 1994

ISSN: 0002-7561

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 512 **Line Count:** 00042

Abstract: The Food Marketing Institute found that many grocery retailers are using electronic payment systems even though such systems seem more costly than limiting payments to cash. For example, the direct cost of handling a credit card transaction is 81 cents but only seven cents for cash payments. However, when indirect costs such as float gains and accounting costs are considered, debit transactions become less expensive than cash. Additionally, electronic payment is thought to encourage higher spending.

Text:

A recent report from a supermarket trade group indicates that electronic payments in the industry are on the rise, even though offering card-based transactions carries higher direct costs than accepting cash.

"It appears that, at least in certain areas of the country, electronic payment systems are becoming a reality," the Food Marketing Institute's "Benchmarking Comparative Payment Methods" reported.

"At the forefront of the issue is cost," the study added.

On the surface, the benchmarking survey, which is based on responses from 46 grocery retailers of various sizes, seems to make a case against electronic payments.

According to the report, the average direct cost of cash transactions is 7 cents, compared with 30 cents for on-line debit transactions and 81 cents for credit card transactions.

The numbers account for direct costs from checkout labor, back-room labor, and bank charges.

However, a closer examination reveals why many supermarkets are embracing electronic payment methods, such as online debit, credit and electronic check authorization.

When indirect elements such as float gains, allocation of equipment costs, and accounting costs are factored in, many supermarkets are finding

that accepting debit is less expensive than pocketing cash for transactions.

"What we find is that once a store puts in debit [capabilities], they also want credit because that's an option consumers want to have. But debit is really driving [POS installations] now because of the cost considerations," said Lewis N. Pergament, senior vice president at Transaction Network Plus, a New York-based merchant processor.

Another reason that supermarkets may be attracted to electronic payment options is that consumers appear to spend more when using cards instead of cash.

The Food Marketing Institute study revealed that the value of the average sale on a debit card is \$31.61, compared with \$13.83 for cash purchases.

Consumers using credit cards tended to purchase even more - \$35.56 on average -- than debit users. But because the costs related to credit transactions are based on a percentage of the purchase price, the increased credit sales matter less to supermarket executives than do debit sales increases.

Although the study does not draw a cause-and-effect line between the use of payment cards and higher spending tendencies, experts have noted that consumers tend to spend more freely when using plastic instead of cash.

Despite these benefits, the majority of supermarkets in the United States have yet to embrace electronic payment options, according to the Food Marketing Institute.

This represents a tremendous opportunity for merchant processors who sell point of sale services to retailers.

But as more supermarkets embrace electronic point of sale payments mechanisms, electronic banking networks and credit card issuers also stand to benefit as transaction volume rises.

"It is in supermarkets and gas stations that people are going to get used to using debit," said Liam Carmody.

"Once they are familiar with the cards," Mr. Carmody added, "it is safe to assume they will look for other places to use them."

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Special Features: illustration; photograph; graph

Industry Codes/Names: BANK Banking, Finance and Accounting

Descriptors: Grocery industry--Automation; Electronic funds transfer systems--Usage

Product/Industry Names: 5411000 (Grocery Stores); 3573064 (Electronic Funds Transfer Systems)

Product/Industry Names: 5411 Grocery stores; 3571 Electronic computers

File Segment: TI File 148

1031902/9 Links

PR Newswire

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1031902 LATU013

Create-A-Check Teams with ECPartners to Offer Electronic Check Payment System; Service Can Save Virtually Every Small to Medium Business Time and Money

Date: December 10, 1996 **10:00 EST** **Word Count:** 491

SALT LAKE CITY

, Dec. 10 /PRNewswire/ -- Small to medium-sized businesses now can save significant time and expense by issuing checks electronically using the combined service of Create-A-Check Inc. and ECPartners.

Create-A-Check, a leading developer and provider of check and negotiable-document printing software, today announced it has joined with ECPartners, a company of ADP and CheckFree (Nasdaq: CKFR), to make the electronic check-writing service available to businesses immediately.

ECPartners provides e-CHECK, an electronic payment service that allows companies to use Create-A-Check's program to pay their bills electronically using existing bank accounts.

"Many large companies have paid bills and cut checks electronically for years," said John Bechard, vice president of marketing for Create-A-Check. "But this partnership brings that capability and its accompanying cost savings to virtually every company, regardless of size, computer platform, operating system or accounting package."

When a payment or batch of payments is created, the user will have the option of sending the payments electronically via modem to the e-CHECK processing center or printing them as checks on blank check stock using a standard laser printer, Bechard said.

Dan Drechsel, general manager of ECPartners, said the result of his company's partnership with Create-A-Check is a winning situation for customers. "Our mission is to make business customers more productive through electronic commerce services," he said. "With the option to make payments electronically, Create-A-Check customers can eliminate many of the cumbersome steps associated with manual bill payment, such as stuffing envelopes, copying invoices and affixing postage. The time they save can be spent on core business issues instead of administrative tasks."

ECPartners is the premier provider of commercial electronic banking and payment services in the United States. Founded in July 1995, the company is a non-equity joint venture of ADP, a \$3.3 billion corporation specializing in computerized transaction processing, and CheckFree, the nation's leading

electronic commerce company that processed more than 75 million transactions having an aggregate value of more than \$15 billion last year. Currently, ECPartners provides electronic banking and payment services for the commercial clients of more than 50 major banks and has development agreements with 15 of the leading accounting software vendors in the U.S.

Create-A-Check is a market leader in the developing industry of check-writing software and related computer products. Create-A-Check customers use their existing accounting package, a standard laser printer, a special toner cartridge with magnetic ink, and blank check stock to produce their checks, gift certificates and other negotiable documents. For more information on Create-A-Check and its products, call 1-800-621-5720 or visit its Web site at <http://www.createachek.com>.

SOURCE Create-A-Check

CONTACT: John Bechard of Create-A-Check, 801-322-5222, johnb@createachek.com; or Brad MacAfee of Copithorne & Bellows, 770-392-8611, brad.macafee@cbpr.com; or Kevan Barney of Politis Communications, 801-523-3730, kbarney@politis.com

(CKFR)

Company Name: CREATE-A-CHECK, ECPARTNERS

Ticker Symbol: CKFR (NDQ)

Product: BANKING, FINANCIAL SERVICES (FIN)

Descriptors: NEW PRODUCTS & SERVICES (PDT); JOINT VENTURES (JVN)

State: UTAH (UT)

Section Heading: BUSINESS; TECHNOLOGY

01007291/9 Links

Business & Industry(R)

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01007291 Supplier Number: 23507716 (THIS IS THE FULLTEXT)

Checking Out On the Internet

(Americans wrote an estimated 67 bil checks in 1995, with 17 bil coming at the point of sale)

Financial Service ONLINE , p 61+

May 1996

Document Type: Journal (United States)

Language: English **Record Type:** Fulltext

Word Count: 2086

ABSTRACT:

Banks, merchants and others trying to migrate business to the Internet see promise for the written paper check for payment for Internet transactions. Americans wrote an estimated 67 bil checks in 1995, with 17 bil coming at the point of sale. Financial Services Technology Consortium, a group of banks, non-bank financial services companies, technology companies, universities and government laboratories, has been developing an electronic check infrastructure or about 1 year. The group demonstrated the concept in fall-1995, using the automated clearing house system to clear an electronic check initiated by a consumer during an Internet shopping session. A full-scale pilot of the electronic check model, with multiple bank participation, should begin in 2nd half-1996. The FSTC program, one of 4 programs underway to migrate the paper check to the Internet as an alternative to the card-based payment option, is the only one with the active participation of the banking industry. These non-bank companies are either readying electronic check products or are already supporting the exchange of check-like instruments over the Internet: Redi-Check (Salt Lake City, UT), Teknology-Lane Inc (Bremerton, WA) and Net1. Full text further discusses development of an electronic check system for Internet transactions.

TEXT:

Checks are as low tech as a consumer payment can get. But some innovators are finding ways to make them work in Internet shops.

By Patricia A. Murphy

Checks, without a doubt, are a staple of the American payments system. Americans wrote an estimated 67 billion checks last year; a significant share, 17 billion, at the point of sale. So it should come as no surprise that merchants, bankers and others trying to migrate business to the Internet see great promise for the land-based paper check in Cyberspace.

"While the check itself obviously can't go forward in support of electronic commerce, the check concept and its capabilities are worth advancing," says Frank Jaffe, senior systems consultant, Bank of Boston, and a member of the Financial Services Technology Consortium's electronic check project team.

A consortium of banks, non-bank financial services companies, technology companies, universities and government laboratories, FSTC has been developing an electronic check infrastructure for about a year. The group demonstrated the concept last fall, using the automated clearing house system to clear an electronic check initiated by a consumer during an Internet shopping session. Chemical Bank and Bank of Boston were involved with the demonstration. A full-scale pilot of FSTC's electronic check model, with multiple bank participation, is expected to begin in the second half of this year.

E-Checkbooks

The FSTC project is one of four programs under way to migrate the paper check to the Internet as an alternative to the card-based payment options springing up on the Internet. It also is the only program with the active participation of the banking industry. In addition to big-name banks -- Bank of Boston, Chemical, Bank of America, Citibank, Bank One and Bank of Montreal -- the project team includes representatives of the National Automated Clearing House Association and the Electronic Check Clearing House Organization. NACHA is the national umbrella group that sets ACH rules; ECCHO plays a similar role in support of inter-bank electronic check presentment.

In addition to FSTC, three non-bank companies are either readying electronic check products or already supporting the exchange of check-like instruments over the Internet. These are: Redi-Check, Salt Lake City, Utah, which markets a product called Secure Pay that lets consumers initiate check payments when shopping on-line; Teknology-Lane, Inc. Bremerton, Wash., began testing its TekChek product in February with a small group of merchants and consumers; and Net1, which hopes to get off the ground later this year with NetChex, and electronic check service.

The FSTC electronic check model uses standard cryptographic techniques to create a digital signature and a tamper-proof electronic document. Plans are for checks to be generated from electronic "checkbooks" using a PC card, a creditcard sized piece of hardware that plugs into the consumer's PC. Most likely these cards will be provided by a consumer's bank. The checkbooks contain checks, an electronic register, and the cryptographic keys that are used to sign and secure electronic checks for transmittal. Access to the checkbook can be secured by password or personal identification number.

"Our goal is to extend the existing, familiar payment system to enable electronic commerce over public networks, providing a cost-effective, secure alternative to credit-based transactions," explains John Doggett, FSTC project director and director of applied technology at Bank of Boston.

Cost Savings

Neither Doggett, Jaffe nor any other banker will estimate how cost-effective electronic checks will prove. Cost really hasn't been much of a consideration; technical feasibility has been FSTC's main concern.

"The ultimate cost will have to be determined by the institutions that support this," explains Adam Backenroth, vice president, Chemical Bank, and a member of FSTC's electronic check project team. Backenroth points to Federal Reserve estimates that peg at \$1.17 the all-in cost of a check transaction -- a figure that includes costs associated with printing, shipping, issuing, clearing and returning paper checks.

David Saxton, a Netl founder who now serves as a consultant to the company, claims a NetChex transaction can be completed for less than a penny; he quotes an all-in cost of about 0.3 cents for taking a transaction request over the Internet and initiating that transaction through the banking system. Even when you add outside processing costs, Saxton says, the total tab shouldn't exceed 7 cents.

Saxton, a stockbroker by training, wants to position NetChex as the preferred payment option for mutual funds and securities brokers. "We offer the securities industry trade date plus zero," says Saxton, meaning there is no time lag between when a securities trade is requested and when payment for that trade must be settled. (Today, payments must be settled by the third day following execution of a securities trade.) The primary focus of NetChex's marketing is the securities industry, but Saxton also wants to market to banks. Banks would promote the system to their retail customers, who would use the service for any kind of electronic check.

Existing Structure

Saxton says NetChex will use the existing banking industry infrastructure as much as is practical. "What we're doing is getting that infrastructure to the Internet," he explains.

Consumers wishing to use NetChex as a payment option download the company's software from the Internet; Saxton has no interest in selling the software. Consumers gain access to the downloading option through Netl's primary relationship -- a bank, mutual fund or broker. The software resides on the customer's computer hard drive and authenticates that each transaction request originates from the appropriate customer's computer. Attempts to copy the software to another computer automatically disable it.

Once the software is loaded, each customer provides Netl with necessary checking account information, off-line; that information is coded by Netl and a "shadow" account is created by the company to issue payments for purchases initiated on-line.

Saxton points to the security accorded checking account information. "The account number is never sent over the Internet and therefore can't be compromised," says Saxton.

But Netl has yet to prove NetChex can work in a live environment. Saxton hopes to have a commercial release of the product this spring. However, that plan could be throttled. Since its inception, Netl has been plagued by

a lack of funding and management turmoil. And Saxton says he still needs to link up with a bank or other third-party transaction processor.

Transaction processing doesn't appear to be a problem for Redi-Check. Although the company's Secure Pay product is designed for electronic check-writing in support of on-line shopping, actual payments are negotiated in the form of paper drafts. Like NetChex, Secure Pay requires a consumer to provide the magnetic ink character recognition line data that identifies the checking account prior to any use of the payment method -- the information is provided via a secure Web site maintained by Redi-Check or offline through the mail, and from that point forward the communication between the customer, the merchant and Redi-Check is cloaked by a unique code number.

Click On Check

Registered consumers then have the option to click on a check icon on the electronic order form when shopping along the Internet, which connects them to Redi-Check. Once instructed to issue a payment, Redi-Check prepares a paper draft on a computer system that has no links to the Internet and mails it to the appropriate merchant. Since there is no guarantee that the merchant will be paid until the check clears, Redi-Check advises merchants that use the service not to release purchased goods until the checks are in hand.

Like Saxton, Allen Sumsion, Redi-Check's chief executive, believes the fact that customer checking account information is not exchanged over the Internet makes for a secure payment alternative. Unlike Saxton, however, Sumsion already enjoys a link to the merchant community; the company's software was developed originally to create sight drafts (paper instruments that serve as checks) in support of telemarketing and catalogue sales. Redi-Check last year modified the software, boosting security and adding features to support check payments for Internet purchases. Redi-Check also has a team of independent sales representatives around the country who sell Secure Pay as part of a menu of payment services to merchants.

On-line merchants who offer customers the Secure Pay check option pay a set-up fee of about \$250; no special software is required. Each transaction processed by Redi-Check costs the merchant 2%, up to a maximum charge of about \$4, with a minimum charge of 25 cents. The typical Secure Pay transaction, says Sumsion, is about \$100. Sumsion says total transactions exceed \$1,000 a week.

For all his confidence in his product, Sumsion does not believe that Secure Pay will emerge as the payment method of choice in Internet shopping. But he's hopeful it will survive as one of many options. "We are not 'the' answer, but one of the viable solutions," he says. "In fact, we recommend to our clients that they use all possible payment systems, including credit cards and e-cash."

E-cash, however, raises grave concerns with some proponents of Internet commerce. "E-cash is a threat to every government on the planet," says Net1's Saxton.

Money Laundering

In the U.S., e-cash, if allowed to flourish, could sound alarms in regulatory and law enforcement circles says Charles Watt, chief scientist at SecureWare and Five Paces Software Atlanta. SecureWare and Five Paces are affiliates of Security First Network Bank FSB, an Internet-based bank launched last year by Cardinal Bancshares Inc., Lexington, Ky. Federal law requires banks to report to the U.S. Treasury Department cash transactions totaling \$10,000 or more; the intent is to help identify criminals trying to launder cash through the banking system. E-cash could help criminals skirt banks' reporting requirements, Watt suggests, by enabling them to make thousands of small-dollar purchases which then could be resold at a discount for "clean" cash. "With paper, it's not practical to make 10,000 \$1 transactions. But with a computer you can do that in seconds," Watt says.

Watt hopes to integrate on-line check writing capability into Security First's product line. "Checks will become the dominant approach for anything other than small-dollar transactions," he says. Credit cards, he suggests, at an average cost to merchants of 2.5% of the purchase, will likely scare off many cost-conscious merchants.

Check transactions, though, may not be much cheaper than credit card transactions are for merchants. The 2% merchant fee quoted by Sumsion mirrors closely the fee schedule Teknology-Lane President Michael Lane has devised for TekChek. Lane says he plans to charge the "average merchant" 2% plus 2 cents for each transaction his company clears.

Like Redi-Check and Net1, Lane's company promises consumers several levels of security, including the fact that no account numbers travel over the Internet; account set-up is handled off-line, and all information that travels across the Internet is encrypted. Unlike Redi-Check's Sure Pay product, TekChek transactions are completely electronic -- once initiated on-line, the payment is converted to an ACH transaction. Lane, who says he is talking with two national retail chains -- a grocer and a general merchandiser -- about offering TekChek as an Internet payment option, expects the average TekChek transaction will run about \$25. He expects to pay his bank \$10 a day plus 8 cents a transaction for clearing ACH items.

Dave Stewart, senior consultant for emerging technologies, Global Concepts Inc., Atlanta, says the check models developed by Net1 and Teknology-Lane bode well for Internet commerce. "It's a pretty secure way to make a transaction," he says. It's at least as safe as giving a credit card number over the Internet, provided both are using commonly-accepted public key encryption techniques, he adds.

Check Rejects

Although Stewart stops short of endorsing one model over another, he suggests the Secure Check model, because it creates paper drafts for the actual clearing process, may be a costly way of doing business for banks "if these checks are popping up as rejects in the check shop." If a paper check is rejected by a bank's processing equipment, the item must be processed manually, which renders it labor-intensive and costly to clear. Clearing Internet checks through the ACH, Stewart suggests, is a better

deal for banks.

David Walker, managing principal, J.D. Carreker and Associates, Dallas, is not convinced. It can cost a bank as much as 15 cents a transaction to clear an item through the ACH, says Walker. Checks generally cost 2 to 5 cents each to process.

For electronic checks to find a place on the Internet, Walker argues, they must make financial sense for each bank.

For banks, as well as merchants, cost will be a major factor contributing to the ultimate success of electronic checks. But so, too, will customer convenience. And for many consumers, the check is a method of payment they like to use.

"People like the feel of the check. The feel of the check is what makes this technology more comfortable," insists Lane.

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Company Names: FINANCIAL SERVICES TECHNOLOGY CONSORTIUM

Industry Names: Banking; Information industry; Online services

Product Names: Functions related to depository banking NEC (609900); On-line service providers (737500)

Concept Terms: All product and service information; Product development

Geographic Names: North America (NOAX); United States (USA)

File 624] McGraw-Hill Publications 1985-2006/Oct 05

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*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

? t 00880254/full

00880254/9 Links

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00880254

CON ED OFFERS INTERNET BILL PAYMENT; LETS BIG USERS SEE MULTIPLE
ACCOUNTS

Energy Services & Telecom Report (formerly DSR)

, Vol. 16, No. 33, Pg 11

August 14, 1997

JOURNAL CODE: DSR

SECTION HEADING: The Internet ISSN: 1286-4008/96

WORD COUNT: 274

TEXT:

Consolidated Edison of New York is letting customers pay their bills through the Internet. Payments can be made at all hours of the day by transferring money from a checking account or any other account with check-writing privileges.

To use the service, customers enter Con Ed's web site (<http://www.coned.com>) and click on the on the ``Customer Service On-Line'' button on the home page. The customer is prompted to enter a Con Ed account number, and a ``Make a Payment'' option is selected from the menu. A new page appears, showing the customer's account balance and a ``Pay by Internet'' option; then users fill out an ``electronic check,'' providing the account number and bank identification number. All information is encrypted to maintain security, Con Ed says.

In addition, customers can send Con Ed e-mail to access their billing and payment history. They can also use e-mail to enter meter readings and to close accounts. In the future, the utility plans to use the Internet to let users open new accounts and to enroll in various customer service programs.

Meanwhile, Con Ed has started an Internet site called ``Corporate Customer Information'' (<http://www.coned.com/cag>). This ``password-protected'' site allows big customers, with multiple facilities, to view all of their accounts together. This is especially valuable to New York's real estate management firms, which may have hundreds of accounts in the various properties they operate, Con Ed said.

The service is open to large customers with 20 or more accounts and more than 180 kW of peak usage. They can join the plan by calling Irene McGee at (212) 338-4639 during business hours.

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3388894/9 Links

Gale Group Newsletter DB(TM)

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03388894 **Supplier Number:** 46972720 **(THIS IS THE FULLTEXT)**

CHEKFAXX: ChekFaxx offers secured Internet payment system, WebChek

M2 Presswire , p N/A

Dec 16 , 1996

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 738

Text:

M2 PRESSWIRE-16 December 1996-CHEKFAXX: ChekFaxx, a check-writing software developer, offers secured Internet payment system, WebChek (C)1994-96 M2 COMMUNICATIONS LTD

RDATE:161296

SCOTTSDALE, Ariz. -- ChekFaxx Development Corporation, Inc., a developer of business software for users who accept checks by fax and telephone, announces a new Internet check-writing software called WebChek with secured features for accepting check payments over the Internet. "As the number of Internet business transactions continues to explode, ChekFaxx's secured WebChek payment system makes sense for users who want convenient, immediate payment over the Net," said Jules Kaplan, president of ChekFaxx. "Accepting fax and telephone check payments from customers' bank accounts has been the norm for some time for many business owners throughout the US."

Check payments over the Net are better than credit cards payment because: Sellers don't pay a percentage of each sale as a fee to a card company Approximately 75 million individuals have checking accounts but do not have credit card An additional 60 million individuals have a checking account and a credit card, have money in their checking account, but are up to their limit on their credit card Customers do not always have the credit card a business may accept If a seller sends out merchandise by COD, especially mail order firms, they have a high return factor. This way they can get payment today, and wait until the check clears, and COD fees and returns are eliminated Case studies estimate that 65% of the individuals who state they will send a payment by mail never do Accounts receivable are collected more readily with checks than with credit cards With ChekFaxx and WebChek there is a higher chance of getting paid today.

How WebChek works: WebChek currently can be viewed in demonstration mode through ChekFaxx's Web-site at www.chekfaxx.com.

WebChek and ChekFaxx work as a turnkey Internet check payment and on-line purchase order system which provides a complete interactive purchase order system and complete check record processing system that verifies the American Banking Association (ABA) bank routing number and Magnetic Ink Character Recognition (MICR) standards in accordance with ABA

X9 regulations and standards.

MICR fonts are the strange-looking numbers printed on the bottom of checks. Electronic scanners read the printed magnetic qualities of these numbers for check processing.

Users of ChekFaxx and WebChek need a laser printer and MICR toner that is available through ChekFaxx or other suppliers in order to print MICR readable characters.

ChekFaxx is Windows 3.1 - Windows 95 compatible and is available in a variety of configurations, depending on the needs of the user.

What makes the system secure: When WebChek is offered through an Internet Service Provider (ISP) and the ISP has a secured socket layer server, the data sent to and from the server is sent as encrypted data.

Federal regulations permit producing bank drafts such as those created by ChekFaxx and WebChek. Checks produced by ChekFaxx Software are in accordance with the American Banking Associations Regulations X-9.

Telephone checks and paper drafts are established as a legal method of payment provided under the Uniform Commercial Code, Title 1, Section 1-201[39] and Title 3, Sections 3-104, 3-401 and 3-403; Code of Federal Regulations, Title 12, Chapter 11, Part 210 and Regulation J, Federal Reserve Bank, Part 2, Sections 4a-201 to 4a-212. Only verbal agreement is required for authorization. Also see Romani v. Harris 255 MD 389.

ChekFaxx software provides a notice to the seller, in accordance with the Federal Trade Commission (16 CFR Part 310) Telemarketing Sales Rule Part 310.

About ChekFaxx: ChekFaxx has been installed or sold in excess of 2,600 systems since 1994. ChekFaxx is being used by many fortune 500 companies, major utilities companies, collections agencies, banks, mail order firms and many other type of businesses from large to small businesses.

ChekFaxx Development Corporation offers additional business services, such as check processing services for businesses that do not wish to process customers' payments, and will set up check-processing services for businesses wanting to offer the service. WebChek and the ChekFaxx turnkey system are available through 1-800-585-4946, e-mail to: ckfaxx@chekfaxx.com, or at www.chekfaxx.com.

CONTACT: Jules Kaplan, ChekFaxx Development Corporation, Inc., Scottsdale

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Industry Names: BUSN (Any type of business); INTL (Business, International)

02618842/9 Links

Gale Group Newsletter DB(TM)

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02618842 **Supplier Number:** 45300190 **(THIS IS THE FULLTEXT)**

American Express Co. is going on-line

CardFAX , p N/A

Jan 31 , 1995

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 115

Text:

COMPUTER LITERATE: American Express Co. is going on-line. Yesterday, AmEx announced the debut of ExpressNet, a computer service for cardholders on computer on-line service America Online. With ExpressNet, cardholders can check their accounts and pay bills, make travel reservations, enroll in rewards programs such as Membership Miles, and get information on AmEx merchant promotions. The service is free with an America Online membership; cardholders need only a password and their AmEx account number to gain access. David S. Bauman, AmEx vice president and general manager of interactive services, says AmEx is offering the service as a relationship and loyalty builder, rather than as a means to boost revenues.

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Publisher Name: Faulkner & Gray, Inc.

Industry Names: BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing)

2613843/9 [Links](#)

TecInfoSource

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02613843 **Document Type:** Company

CyberCash Inc (613843)

2100 Reston Pkwy 3rd Floor

Reston , VA 20191 United States

Record Type: Directory

Contact: Sales Department

Organization Type: Corporation

Status: Company Sold

CyberCash Incorporated is a provider of electronic payment solutions. CyberCash's products, Secure Payment/SET (TM) and PAYNOW (TM) electronic check, allow online vendors to accept credit cards, checks, and other forms of payment. The company has a worldwide export license for the 1024-bit RSA encryption algorithm, which allows secure digital signature-based online credit card verification. CyberCash was founded in 1994 and has its headquarters in Reston, Virginia, and a global network of offices. It is now part of VeriSign.

Sales: NA

Date Founded: 1994

Immediate Parent: VeriSign Inc

Descriptors: E-Commerce; E-Payment; Internet Marketing

Revision Date: 20020430

Set	Items	Description
S1	1	AU=(LABADIE, T ? OR LABADIE T ?)
S2	2	AU=(FICARRA, R ? OR FICARRA R ?)
S3	393	AU=(GREEN, P? OR GREEN P?)
S4	0	S1 AND S2 AND S3
S5	1	S1 AND S3
S6	0	S2 AND S3
S7	6	S3 AND IC=G06F-017/60
?		
File 344:Chinese Patents Abs Aug 1985-2004/May		
(c) 2004 European Patent Office		
File 347:JAPIO Nov 1976-2004/May(Updated 040903)		
(c) 2004 JPO & JAPIO		
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200460		
(c) 2004 Thomson Derwent		
File 348:EUROPEAN PATENTS 1978-2004/Sep W02		
(c) 2004 European Patent Office		
File 349:PCT FULLTEXT 1979-2002/UB=20040916,UT=20040909		
(c) 2004 WIPO/Univentio		

Patent search

Set	Items	Description
S1	59	*deleted* D004
S2	0	AU=(LABADIE, T ? OR LABADIE T ?)
S3	0	AU=(FICARRA, R ? OR FICARRA R ?)
S4	3833	AU=(GREEN, P? OR GREEN P?)
S5	0	S4 AND INTERNET()CHECK?
S6	1249	AU=(GREEN, PAUL? OR GREEN PAUL?)
S7	0	S4 AND (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()- LINE) () (CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR P- AYMENT? OR DRAFT?)

?

File 2:INSPEC 1969-2004/Sep W2
(c) 2004 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2004/Aug
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File 65:Inside Conferences 1993-2004/Sep W3
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File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
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File 474:New York Times Abs 1969-2004/Sep 21
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File 475:Wall Street Journal Abs 1973-2004/Sep 21
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 15:ABI/Inform(R) 1971-2004/Sep 22
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File 20:Dialog Global Reporter 1997-2004/Sep 22
(c) 2004 The Dialog Corp.

File 610:Business Wire 1999-2004/Sep 22
(c) 2004 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 476:Financial Times Fulltext 1982-2004/Sep 22
(c) 2004 Financial Times Ltd

File 613:PR Newswire 1999-2004/Sep 22
(c) 2004 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2004/Sep 21
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File 9:Business & Industry(R) Jul/1994-2004/Sep 21
(c) 2004 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2004/Sep 22
(c) 2004 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2004/Sep 22
(c) 2004 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 22
(c) 2004 The Gale Group

File 16:Gale Group PROMT(R) 1990-2004/Sep 22
(c) 2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
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File 148:Gale Group Trade & Industry DB 1976-2004/Sep 22
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File 256:TecInfoSource 82-2004/Jul
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File 47:Gale Group Magazine DB(TM) 1959-2004/Sep 22
(c) 2004 The Gale group

File 570:Gale Group MARS(R) 1984-2004/Sep 22
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*Amended
NPL*

File 635:Business Dateline(R) 1985-2004/Sep 22
 (c) 2004 ProQuest Info&Learning
 File 477:Irish Times 1999-2004/Sep 22
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 File 710:Times/Sun.Times(London) Jun 1988-2004/Sep 21
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 File 711:Independent(London) Sep 1988-2004/Sep 22
 (c) 2004 Newspaper Publ. PLC
 File 756:Daily/Sunday Telegraph 2000-2004/Sep 22
 (c) 2004 Telegraph Group
 File 757:Mirror Publications/Independent Newspapers 2000-2004/Sep 22
 (c) 2004
 File 387:The Denver Post 1994-2004/Sep 21
 (c) 2004 Denver Post
 File 471:New York Times Fulltext 90-Day 2004/Sep 22
 (c) 2004 The New York Times
 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
 (c) 2002 Phoenix Newspapers
 File 494:St LouisPost-Dispatch 1988-2004/Sep 20
 (c) 2004 St Louis Post-Dispatch
 File 498:Detroit Free Press 1987-2004/Sep 09
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 File 631:Boston Globe 1980-2004/Sep 21
 (c) 2004 Boston Globe
 File 633:Phil.Inquirer 1983-2004/Sep 20
 (c) 2004 Philadelphia Newspapers Inc
 File 638:Newsday/New York Newsday 1987-2004/Sep 21
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 File 640:San Francisco Chronicle 1988-2004/Sep 22
 (c) 2004 Chronicle Publ. Co.
 File 641:Rocky Mountain News Jun 1989-2004/Sep 20
 (c) 2004 Scripps Howard News
 File 702:Miami Herald 1983-2004/Sep 21
 (c) 2004 The Miami Herald Publishing Co.
 File 703:USA Today 1989-2004/Sep 21
 (c) 2004 USA Today
 File 704:(Portland)The Oregonian 1989-2004/Sep 20
 (c) 2004 The Oregonian
 File 713:Atlanta J/Const. 1989-2004/Sep 19
 (c) 2004 Atlanta Newspapers
 File 714:(Baltimore) The Sun 1990-2004/Aug 27
 (c) 2004 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2004/Sep 22
 (c) 2004 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2004/Sep 21
 (c) 2004 The Plain Dealer
 File 735:St. Petersburg Times 1989- 2004/Sep 19
 (c) 2004 St. Petersburg Times

Set	Items	Description
S1	4793947	I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
S2	268051	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN- T? OR DRAFT?
S3	8091686	GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S4	907	PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S5	1763118	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)() (PAGE? OR SITE?)
S6	2554727	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S7	976265	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S8	620887	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S9	110978	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T- RADER? OR WHOLESALE?
S10	14990	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11	1483	S1()S2
S12	735	S11 AND S6
S13	12871	S3(N2)S2
S14	88	S12 AND S13
S15	2	S14 AND S7
S16	0	S15 NOT PY>1998
S17	8	S14 NOT PY>1998

?

File 344:Chinese Patents Abs Aug 1985-2004/May

(c) 2004 European Patent Office

File 347:JAPIO Nov 1976-2004/May(Updated 040903)

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File 350:Derwent WPIX 1963-2004/UD,UM &UP=200460

(c) 2004 Thomson Derwent

Patent List

Set	Items	Description
S1	184315	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN- T? OR DRAFT?
S2	1593593	GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S3	1243	PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S4	1081620	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)() (PAGE? OR SITE?)
S5	804681	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S6	455306	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S7	368106	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S8	171923	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T- RADER? OR WHOLESALE?
S9	77180	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S10	2118	S1() (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LIN- E)
S11	129	S10(N5)S5
S12	22100	S1(N2)S2
S13	6	S11(5N)S12
S14	0	S13 NOT PY>1998
S15	17	S12(S)S3
S16	30114	S4(3N)S5
S17	20	S11 NOT PY>1998
S18	30114	S4(3N)S5
S19	388	S12(S) (S3 OR S18)
S20	87	S19(S)S6
S21	2310	S7(5N)S9
S22	7	S20(S)S21
S23	1	S22 NOT PY>1998

File 348:EUROPEAN PATENTS 1978-2004/Sep W02

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File 349:PCT FULLTEXT 1979-2002/UB=20040916,UT=20040909

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full text*

Set	Items	Description
S1	249367	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN- T? OR DRAFT?
S2	5252326	GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S3	340	PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S4	1134128	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)() (PAGE? OR SITE?) OR SERVER
S5	1745073	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S6	1231850	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S7	1039148	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S8	536933	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T- RADER? OR WHOLESALER?
S9	136931	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S10	2520754	I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
S11	4040	S10(W1)S1
S12	1036	S11 AND S5
S13	257	S12 AND (S3 OR S4)
S14	7	S13 AND S6
S15	12538	S1(2N)S2
S16	15	S13 AND S15
S17	15	RD (unique items)
S18	5	S17 NOT PY>1998
?		
File	2:INSPEC	1969-2004/Sep W2 (c) 2004 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2004/Aug (c) 2004 ProQuest Info&Learning
File	65:Inside Conferences	1993-2004/Sep W3 (c) 2004 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2004/Aug (c) 2004 The HW Wilson Co.
File	233:Internet & Personal Comp. Abs.	1981-2003/Sep (c) 2003 EBSCO Pub.
File	474:New York Times Abs	1969-2004/Sep 22 (c) 2004 The New York Times
File	475:Wall Street Journal Abs	1973-2004/Sep 21 (c) 2004 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group

NPL

Set	Items	Description
S1	3341827	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMENT? OR DRAFT?
S2	262416	S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PRODUCTION??? OR CREAT??? OR WRIT???)
S3	107274	S1 (1N) (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON() - LINE)
S4	398	PROCESSOR() COMPUTER OR AUTHORIZATION() CENTER
S5	12475925	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD() PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) () (PAGE? OR SITE?) OR SERVER
S6	7840382	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S7	824900	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S8	9282223	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END() USER? OR PURCHASER? OR BUYER? OR PATRON?
S9	6637016	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR TRADER? OR WHOLESALE?
S10	690145	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11	13643	S3 (10N) S6
S12	13643	S11 (5N) S6
S13	12476054	S4 OR S5
S14	3011	S12 (10N) S13
S15	3	S14 (10N) S7
S16	0	S25 NOT PY>1998
S17	116	S14 (10N) S2
S18	96	RD (unique items)
S19	68	S18 (S) (S8 OR S9)
S20	0	S19 (S) S10
S21	6	S19 NOT PY>1998

File 15:ABI/Inform(R) 1971-2004/Sep 22
(c) 2004 ProQuest Info&Learning

File 20:Dialog Global Reporter 1997-2004/Sep 23
(c) 2004 The Dialog Corp.

File 610:Business Wire 1999-2004/Sep 23
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File 476:Financial Times Fulltext 1982-2004/Sep 23
(c) 2004 Financial Times Ltd

File 613:PR Newswire 1999-2004/Sep 23
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File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2004/Sep 22
(c) 2004 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2004/Sep 20
(c) 2004 McGraw-Hill Co. Inc

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Set	Items	Description
S1	2488415	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMENT? OR DRAFT?
S2	230063	S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PRODUCTION? OR CREAT??? OR WRIT???)
S3	126819	S1 (1N) (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON() - LINE)
S4	1201	PROCESSOR() COMPUTER OR AUTHORIZATION() CENTER
S5	11661196	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD() PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) () (PAGE? OR SITE?) OR SERVER
S6	6155722	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S7	1137150	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S8	11871258	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END() USER? OR PURCHASER? OR BUYER? OR PATRON?
S9	8487649	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR TRADER? OR WHOLESALE?
S10	456651	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11	19973	S3 (10N) S6
S12	14	S11 (10N) S7
S13	10	RD (unique items)

Set	Items	Description
S1	2488415	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMENT? OR DRAFT?
S2	230063	S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PRODUCTION??? OR CREAT??? OR WRIT???)
S3	126819	S1 (1N) (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON() - LINE)
S4	1201	PROCESSOR() COMPUTER OR AUTHORIZATION() CENTER
S5	11661196	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD() PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) () (PAGE? OR SITE?) OR SERVER
S6	6155722	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S7	1137150	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S8	11871258	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END() USER? OR PURCHASER? OR BUYER? OR PATRON?
S9	8487649	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR TRADER? OR WHOLESALER?
S10	456651	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11	19973	S3 (10N) S6
S12	14	S11 (10N) S7
S13	10	RD (unique items)
S14	1304	S11 (10N) S2
S15	125	S14 (10N) (S4 OR S5)
S16	78	S15 (S) (S8 OR S9)
S17	3	S16 AND S10
S18	12	S16 NOT PY>1998
S19	8	RD (unique items)

?

File 9:Business & Industry(R) Jul/1994-2004/Sep 22

(c) 2004 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2004/Sep 23

(c) 2004 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 23

(c) 2004 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 23

(c) 2004 The Gale Group

File 16:Gale Group PROMT(R) 1990-2004/Sep 23

(c) 2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2004/Sep 23

(c) 2004 The Gale Group

Set	Items	Description
S1	2591478	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMENT? OR DRAFT?
S2	187606	S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PRODUCTION??? OR CREAT??? OR WRIT???)
S3	61683	S1 (1N) (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON() - LINE)
S4	260	PROCESSOR() COMPUTER OR AUTHORIZATION() CENTER
S5	7244795	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD() PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) () (PAGE? OR SITE?) OR SERVER
S6	3695447	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S7	479422	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S8	4447005	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END() USER? OR PURCHASER? OR BUYER? OR PATRON?
S9	3036929	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR TRADER? OR WHOLESALE?
S10	609396	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11	1684	S3 (10N) S6
S12	2	S11 (10N) S7
S13	100	S11 (10N) S2
S14	11	S13 (10N) (S4 OR S5)
S15	9	S14 (S) (S8 OR S9)
S16	0	S15 (S) S10
S17	55	S13 (S) (S4 OR S5 OR S8 OR S9 OR S10)
S18	53	RD (unique items)
S19	19	S18 NOT PY>1998

?

File 47:Gale Group Magazine DB(TM) 1959-2004/Sep 23

(c) 2004 The Gale group

File 570:Gale Group MARS(R) 1984-2004/Sep 23

(c) 2004 The Gale Group

File 635:Business Dateline(R) 1985-2004/Sep 23

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File 476:Financial Times Fulltext 1982-2004/Sep 23

(c) 2004 Financial Times Ltd

File 477:Irish Times 1999-2004/Sep 23

(c) 2004 Irish Times

File 710:Times/Sun.Times(London) Jun 1988-2004/Sep 22

(c) 2004 Times Newspapers

File 711:Independent(London) Sep 1988-2004/Sep 23

(c) 2004 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2004/Sep 23

(c) 2004 Telegraph Group

File 757:Mirror Publications/Independent Newspapers 2000-2004/Sep 23

(c) 2004

File 387:The Denver Post 1994-2004/Sep 22

(c) 2004 Denver Post

File 471:New York Times Fulltext 90-Day 2004/Sep 23

(c) 2004 The New York Times

File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06

(c) 2002 Phoenix Newspapers

File 494:St LouisPost-Dispatch 1988-2004/Sep 20

(c) 2004 St Louis Post-Dispatch

File 498:Detroit Free Press 1987-2004/Sep 09

(c) 2004 Detroit Free Press Inc.

File 631:Boston Globe 1980-2004/Sep 23

(c) 2004 Boston Globe

File 633:Phil.Inquirer 1983-2004/Sep 22

(c) 2004 Philadelphia Newspapers Inc

File 638:Newsday/New York Newsday 1987-2004/Sep 22

(c) 2004 Newsday Inc.
File 640:San Francisco Chronicle 1988-2004/Sep 23
(c) 2004 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2004/Sep 21
(c) 2004 Scripps Howard News
File 702:Miami Herald 1983-2004/Sep 22
(c) 2004 The Miami Herald Publishing Co.
File 703:USA Today 1989-2004/Sep 22
(c) 2004 USA Today
File 704:(Portland)The Oregonian 1989-2004/Sep 22
(c) 2004 The Oregonian
File 713:Atlanta J/Const. 1989-2004/Sep 23
(c) 2004 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2004/Aug 27
(c) 2004 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2004/Sep 23
(c) 2004 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2004/Sep 22
(c) 2004 The Plain Dealer
File 735:St. Petersburg Times 1989- 2004/Sep 22
(c) 2004 St. Petersburg Times

Set	Items	Description
S1	3803	CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN- T? OR DRAFT?
S2	42748	GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S3	1	PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S4	21651	CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)() (PAGE? OR SITE?)
S5	13654	AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT? OR VERIF? OR CERTIF? OR GUARANTEE OR PROCESSING OR APPROVAL? OR CENTRAL OR TRUSTED
S6	2524	(DATA OR PATTERN) (2N) (MATCH? OR COMPARISON? OR MODEL?) OR - STATISTICAL OR PROBABILITY OR ALGORITHM? OR FORMULA
S7	38191	CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR - END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S8	22750	MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T- RADER? OR WHOLESALER?
S9	358	ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S10	31816	I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
S11	575	S10()S1
S12	409	S2(N2)S1
S13	73	S11 AND S12
S14	38	S11(S)S12
S15	21	S14(S)S5
S16	5	S15 NOT PY>1998

?

File 256:TecInfoSource 82-2004/Jul
(c)2004 Info.Sources Inc

STN

(FILE 'HOME' ENTERED AT 14:30:17 ON 23 SEP 2004)

FILE 'CONFSCI' ENTERED AT 14:30:32 ON 23 SEP 2004

L1 869 S CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMENT*
L2 2270 S GENERAT* OR PRINT* OR MAKE* OR MADE OR PRODUC* OR CREAT* OR W
L3 31688 S I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
L4 5 S PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
L5 17149 S CENTER OR AGENT* OR AGENCY OR PROVIDER* OR INTERMEDIAR* OR TH
L6 23086 S AUTHENTICAT* OR AUTHORIZATION OR AUTHORISATION OR VALIDAT* OR
L7 12721 S (DATA OR PATTERN) (2N) (MATCH* OR COMPARISON* OR MODEL*) OR STA
L8 5249 S CUSTOMER* OR CONSUMER* OR SHOPPER* OR CLIENT* OR USER* OR END
L9 777 S MERCHANT* OR SELLER* OR RETAILER* OR VENDOR* OR DEALER* OR DI
L10 613 S ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
L11 1 S L1 AND L2
L12 11 S L1 AND L3
L13 11 S L12 NOT PY>1998
L14 4 S L13 NOT MD>1998

09/23/2004

File 16:Gale Group PROMT(R) 1990-2003/Oct 13
(c) 2003 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2003/Oct 13
(c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Oct 13
(c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Oct 13
(c) 2003 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2003/Oct 13
(c) 2003 The Gale Group
File 570:Gale Group MARS(R) 1984-2003/Oct 13
(c) 2003 The Gale Group
File 47:Gale Group Magazine DB(TM) 1959-2003/Oct 10
(c) 2003 The Gale group

?ds

Set	Items	Description
S1	0	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	62706	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB() (SITE? OR PAGE?) OR PORTAL OR - PORTALS) (5N) (PAYMENT OR PAYMENTS)
S3	2262	S2(5N) (CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY() (ORDER OR ORDERS))
S4	2541032	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5	131768	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?) (5N) (IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	10995	CHECKFREE?
S7	54	S3(5N)S4
S8	22	S7 NOT PY>1998
S9	18	RD (unique items)
S10	8	S3(S)S5
S11	7	S10 NOT S9
S12	1	S11 NOT PY>1998
S13	8	S6(5N)S3
S14	8	S13 NOT S9
S15	5	S14 NOT PY>1998
S16	3	RD (unique items)

File 2:INSPEC 1969-2003/Oct W1
 (c) 2003 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2003/Sep
 (c) 2003 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2003/Oct W2
 (c) 2003 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Sep
 (c) 2003 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
 (c) 2003, EBSCO Pub.
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2003/Oct 13
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/Oct 13
 (c) 2003 The New York Times
 File 635:Business Dateline(R) 1985-2003/Oct 13
 (c) 2003 ProQuest Info&Learning
 File 387:The Denver Post 1994-2003/Oct 13
 (c) 2003 Denver Post
 File 471:New York Times Fulltext 90-Day 2003/Oct 13
 (c) 2003 The New York Times
 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
 (c) 2002 Phoenix Newspapers
 File 494:St LouisPost-Dispatch 1988-2003/Oct 13
 (c) 2003 St Louis Post-Dispatch
 File 498:Detroit Free Press 1987-2003/Oct 11
 (c) 2003 Detroit Free Press Inc.
 File 631:Boston Globe 1980-2003/Oct 10
 (c) 2003 Boston Globe
 File 633:Phil.Inquirer 1983-2003/Oct 12
 (c) 2003 Philadelphia Newspapers Inc
 File 638:Newsday/New York Newsday 1987-2003/Oct 13
 (c) 2003 Newsday Inc.
 File 640:San Francisco Chronicle 1988-2003/Oct 10
 (c) 2003 Chronicle Publ. Co.
 File 641:Rocky Mountain News Jun 1989-2003/Oct 09
 (c) 2003 Scripps Howard News
 File 702:Miami Herald 1983-2003/Oct 13
 (c) 2003 The Miami Herald Publishing Co.
 File 703:USA Today 1989-2003/Oct 13
 (c) 2003 USA Today
 File 704:(Portland)The Oregonian 1989-2003/Oct 10
 (c) 2003 The Oregonian
 File 713:Atlanta J/Const. 1989-2003/Oct 12
 (c) 2003 Atlanta Newspapers
 File 714:(Baltimore) The Sun 1990-2003/Oct 14
 (c) 2003 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2003/Oct 14
 (c) 2003 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2003/Oct 12
 (c) 2003 The Plain Dealer
 File 735:St. Petersburg Times 1989- 2003/Oct 12
 (c) 2003 St. Petersburg Times
 File 476:Financial Times Fulltext 1982-2003/Oct 14
 (c) 2003 Financial Times Ltd
 File 477:Irish Times 1999-2003/Oct 14
 (c) 2003 Irish Times
 File 710:Times/Sun.Times(London) Jun 1988-2003/Oct 13
 (c) 2003 Times Newspapers
 File 711:Independent(London) Sep 1988-2003/Oct 13
 (c) 2003 Newspaper Publ. PLC
 File 756:Daily/Sunday Telegraph 2000-2003/Oct 14
 (c) 2003 Telegraph Group
 File 757:Mirror Publications/Independent Newspapers 2000-2003/Oct 14

?ds

Set	Items	Description
S1	0	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	6699	(WWW OR WORLD())WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB() (SITE? OR PAGE?) OR PORTAL OR - PORTALS) (5N) (PAYMENT OR PAYMENTS)
S3	186	S2(5N) (CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY() (ORDER OR ORDERS))
S4	1523376	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5	24640	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?) (5N) (IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	1258	CHECKFREE?
S7	19	S3 AND S4
S8	4	S7 NOT PY>1998
S9	4	RD (unique items)
S10	4	S3 AND S5
S11	4	S10 NOT S9
S12	2	S11 NOT PY>1998
S13	2	RD (unique items)
S14	11	S6 AND S3
S15	11	S14 NOT (S9 OR S13)
S16	5	S15 NOT PY>1998
S17	5	RD (unique items)

File 120:U.S. Copyrights 1978-2003/Oct
(c) format only 2003 The Dialog Corp.
File 426:LCMARC-Books 1968-2003/Oct W2
(c) format only 2003 Dialog Corporation
File 430:British Books in Print 2003/Oct W1
(c) 2003 J. Whitaker & Sons Ltd.
File 483:Newspaper Abs Daily 1986-2003/Oct 13
(c) 2003 ProQuest Info&Learning
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Sep
(c)2003 Info.Sources Inc

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Set	Items	Description
S1	1	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	1661	(WWW OR WORLD())WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR - PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3	41	S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORDER OR ORDERS))
S4	109085	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5	1786	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	677	CHECKFREE?
S7	0	S1 AND PAYMENT?
S8	4	S3 AND S4
S9	0	S8 NOT PY>1998
S10	0	S3 AND S5
S11	6	S6 AND S3
S12	2	S11 NOT PY>1998
S13	13	S6 AND S4
S14	13	S13 NOT S12
S15	6	S14 NOT PY>1998
S16	6	RD (unique items)

File 348:EUROPEAN PATENTS 1978-2003/Oct W01
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031009,UT=20031002
(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	0	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	1847	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB() (SITE? OR PAGE?) OR PORTAL OR - PORTALS) (5N) (PAYMENT OR PAYMENTS)
S3	76	S2(5N) (CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY() (ORDER OR ORDERS))
S4	278581	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5	31646	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?) (5N) (IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	83	CHECKFREE?
S7	17	S3(S)S4
S8	3	S3(S)S5
S9	1	S8 NOT S7
S10	0	S6(S)S3
S11	8	S6(S)S4
S12	8	S11 NOT (S7 OR S9)

File 344:Chinese Patents Abs Aug 1985-2003/Apr
(c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
(c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200365
(c) 2003 Thomson Derwent

?ds

Set	Items	Description
S1	175	AU={LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?}
S2	1202	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB() (SITE? OR PAGE?) OR PORTAL OR - PORTALS) (5N) (PAYMENT OR PAYMENTS)
S3	21	S2(5N) (CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY() (ORD- ER OR ORDERS))
S4	155510	VALIDAT? OR AUTHORIZ? OR AUTHORIZ? OR EVALUAT?
S5	22652	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?) (5N) (IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	0	CHECKFREE?
S7	3	S3 AND S4
S8	1	S3 AND S5
S9	1	S8 NOT S7

File 47:Gale Group Magazine DB(TM) 1959-2003/Oct 10
(c) 2003 The Gale group
File 122:Harvard Business Review 1971-2003/Oct
(c) 2003 Harvard Business Review
File 148:Gale Group Trade & Industry DB 1976-2003/Oct 13
(c)2003 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Oct 13
(c) 2003 The Gale Group
File 444:New England Journal of Med. 1985-2003/Oct W2
(c) 2003 Mass. Med. Soc.
File 482:Newsweek 2000-2003/Oct 13
(c) 2003 Newsweek, Inc.
File 609:Bridge World Markets 2000-2001/Oct 01
(c) 2001 Bridge
File 610:Business Wire 1999-2003/Oct 14
(c) 2003 Business Wire.
File 619:Asia Intelligence Wire 1995-2003/Oct 13
(c) 2003 Fin. Times Ltd
File 622:EIU Magazines 2000-2003/Oct 14
(c) 2003 EIU Magazines
File 624:McGraw-Hill Publications 1985-2003/Oct 13
(c) 2003 McGraw-Hill Co. Inc
File 635:Business Dateline(R) 1985-2003/Oct 13
(c) 2003 ProQuest Info&Learning
File 646:Consumer Reports 1982-2003/Sep
(c) 2003 Consumer Union
File 647:CMP Computer Fulltext 1988-2003/Sep W3
(c) 2003 CMP Media, LLC
File 674:Computer News Fulltext 1989-2003/Oct W1
(c) 2003 IDG Communications
File 696:DIALOG Telecom. Newsletters 1995-2003/Oct 13
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File 748:Asia/Pac Bus. Jrnls 1994-2003/Oct 13
(c) 2003 The Dialog Corporation
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

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Set	Items	Description
S1	0	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	40531	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB() (SITE? OR PAGE?) OR PORTAL OR - PORTALS) (5N) (PAYMENT OR PAYMENTS)
S3	2050	S2(5N) (CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY() (ORDER OR ORDERS) OR DIRECT OR DIRECTLY)
S4	4389855	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT? OR SECURE? ? OR SECURITY
S5	94953	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?) (5N) (IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	7334	CHECKFREE?
S7	526	S3(S)S4
S8	0	S7(S)S5
S9	18	S7(S) (IDENTIF? OR DRIVERS()LICENSE? OR TELEPHONE()NUMBER? - OR PHONE()NUMBER? OR ROUNTING?)
S10	9	S9 NOT PY>1998
S11	7	RD (unique items)
S12	236	S3(3N)S4
S13	5	S12 NOT (DIRECT? OR SECURE?)
S14	5	S13 NOT S11
S15	2	S14 NOT PY>1998
S16	2	RD (unique items)
S17	8	S6(3N)S3

S18	8	S17 NOT (S11 OR S16)
S19	1	S18 NOT PY>1998
S20	236	S3(3N)S4
S21	232	S20 NOT (S11 OR S16 OR S19)
S22	48	S21 NOT PY>1998
S23	42	RD (unique items)

Set	Items	Description
S1	0	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	4	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB() (SITE? OR PAGE?) OR PORTAL OR - PORTALS) (5N) (PAYMENT OR PAYMENTS)
S3	0	S2(5N) (CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY() (ORDER OR ORDERS))
S4	427	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5	108	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?) (5N) (IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	1	CHECKFREE?

File 344:Chinese Patents Abs Aug 1985-2003/Apr
(c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
(c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200365
(c) 2003 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2003/Oct W01
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031009,UT=20031002
(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	3	AU='LABADIE STEVE':AU='LABADIE X R'
S2	1	S1 AND PAYMENT?
S3	3	AU='FICARRA L J':AU='FICARRA R P'
S4	0	S3 AND PAYMENT?
S5	27	AU='GREEN PAUL':AU='GREEN PAUL MICHAEL'
S6	0	S5 AND PAYMENT?

=> d hist

(FILE 'HOME' ENTERED AT 16:21:44 ON 14 OCT 2003)

FILE 'CONFSCI' ENTERED AT 16:22:55 ON 14 OCT 2003

L1 0 S (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR

File 9:Business & Industry(R) Jul/1994-2003/Oct 13
(c) 2003 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2003/Oct 13
(c) 2003 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2003/Oct 14
(c) 2003 The Dialog Corp.
File 95:TEME-Technology & Management 1989-2003/Sep W4
(c) 2003 FIZ TECHNIK
File 476:Financial Times Fulltext 1982-2003/Oct 14
(c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Oct 14
(c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Oct 14
(c) 2003 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2003/Oct 14
(c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2003/Oct 13
(c) 2003 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

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Set	Items	Description
S1	1	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	55326	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB() (SITE? OR PAGE?) OR PORTAL OR - PORTALS) (5N) (PAYMENT OR PAYMENTS)
S3	1749	S2(5N) (CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY() (ORDER OR ORDERS))
S4	1795444	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5	92072	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?) (5N) (IDENTIF? OR - DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR - ROUNTING?)
S6	7311	CHECKFREE?
S7	29	S3(5N)S4
S8	9	S7 NOT PY>1998
S9	9	RD (unique items)
S10	5	S3(S)S5
S11	5	S10 NOT S9
S12	2	S11 NOT PY>1998
S13	5	S6(5N)S3
S14	5	S13 NOT S9
S15	3	S14 NOT PY>1998
S16	3	RD (unique items)
		?

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Set	Items	Description
S1	0	NETCHEX (N) SYSTEM
S2	521	E-PAYMENT
S3	12	ELECTRONIC (N) CHECK
S4	7	S2 AND S3

? show files

File 256:TecInfoSource 82-2005/May

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? s (electronic? (w) payment? or e-payment?)

9401 ELECTRONIC?

1336 PAYMENT?

73 ELECTRONIC? (W) PAYMENT?

521 E-PAYMENT?

S5 540 (ELECTRONIC? (W) PAYMENT? OR E-PAYMENT?)

? s (electronic? (w) check or e-check)

9401 ELECTRONIC?

1490 CHECK

13 ELECTRONIC? (W) CHECK

0 E-CHECK

S6 13 (ELECTRONIC? (W) CHECK OR E-CHECK)

? t s6/medium,k/1-13

6/K/1

DIALOG(R)File 256:TecInfoSource

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02613843 DOCUMENT TYPE: Company

CyberCash Inc (613843)

2100 Reston Pkwy 3rd Floor

Reston, VA 20191 United States

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation

STATUS: Company Sold

SALES: NA

DATE FOUNDED: 1994

IMMEDIATE PARENT: VeriSign Inc

REVISION DATE: 20020430

...provider of electronic payment solutions. CyberCash's products, Secure Payment/SET (TM) and PAYNOW (TM) **electronic check**, allow online vendors to accept credit cards, checks, and other forms of payment. The company...

6/K/2

DIALOG(R)File 256:TecInfoSource

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01109673 DOCUMENT TYPE: Product

PRODUCT NAME: SecureTouch-n-Pay RVS (109673)